

STATE OF NORTH DAKOTA

IN DISTRICT COURT

BURLEIGH COUNTY

SOUTH CENTRAL JUDICIAL DISTRICT

STATE OF NORTH DAKOTA EX REL.  
WAYNE STENEHJEM,  
ATTORNEY GENERAL,

Civil No. 10-C-1630

Petitioner,

**NOTICE OF ENTRY  
OF ORDER OF APPROVAL**

-VS-

**CONSUMER BENEFITS RESEARCH  
GROUP, INC.**, doing business as,  
**CONSUMER BENEFITS GROUP**, doing  
business as, **CBG**, doing business as,  
**CBRG**, doing business as, **CBRG, INC.**, doing  
business as, **WWW.CBGONLINE.US**; and  
**COREY JAMES MCCORMICK**, Individually;

Respondent.

CPAT 050177.007

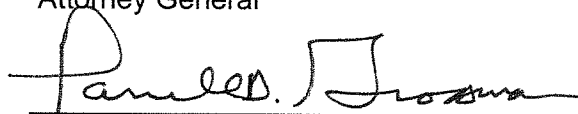
PLEASE TAKE NOTICE the Order of Approval in the above-captioned action was entered in the Office of the Clerk of the above-named Court on June 30, 2010. A copy of the Order of Approval is attached hereto.

Dated this 1st day of July, 2010.

**STATE OF NORTH DAKOTA**

Wayne Stenehjem  
Attorney General

By:



Parrell D. Grossman  
State ID No. 04684  
Assistant Attorney General  
Director, Consumer Protection &  
Antitrust Division  
Office of Attorney General  
Gateway Professional Center  
1050 E Interstate Ave Ste 200  
Bismarck, ND 58503-5574  
Telephone (701) 328-5570  
Facsimile (701) 328-5568

**RECEIVED & FILED**

**JUL 02 2010**

**Clk. of Crt. Burleigh Co.**

**102492**

STATE OF NORTH DAKOTA

IN DISTRICT COURT

BURLEIGH COUNTY

SOUTH CENTRAL JUDICIAL DISTRICT

STATE OF NORTH DAKOTA EX REL.  
WAYNE STENEHJEM,  
ATTORNEY GENERAL,

Civil No. **10 C1630**

Petitioner,

**ORDER OF APPROVAL**

-VS-

**CONSUMER BENEFITS RESEARCH  
GROUP, INC**, doing business as,  
**CONSUMER BENEFITS GROUP**, doing  
business as, **CBG**, doing business as,  
**CBRG**, doing business as, **CBRG, INC.**,  
doing business as,  
**WWW.CBGONLINE.US**; and  
**COREY JAMES MCCORMICK**,  
Individually;

Respondents.

CPAT 050177.007

Pursuant to the authority of this Court provided in N.D.C.C. § 51-15-06.1,

IT IS HEREBY ORDERED that the attached Assurance of Voluntary Compliance  
is approved as an assurance of discontinuance as specified in N.D.C.C. § 51-15-06.1.

The Clerk of Court shall receive and file this Assurance of Voluntary Compliance.

Dated this 30<sup>th</sup> day of June, 2010.

BY THE COURT:

/s/ Sonna Anderson  
Judge of the District Court

STATE OF NORTH DAKOTA

IN DISTRICT COURT

BURLEIGH COUNTY

SOUTH CENTRAL JUDICIAL DISTRICT

STATE OF NORTH DAKOTA EX REL.  
WAYNE STENEHJEM,  
ATTORNEY GENERAL,

Civil No. 10C1630

Petitioner,

**ASSURANCE OF  
VOLUNTARY COMPLIANCE**

-VS-

**CONSUMER BENEFITS RESEARCH  
GROUP, INC**, doing business as,  
**CONSUMER BENEFITS GROUP**, doing  
business as, **CBG**, doing business as,  
**CBRG**, doing business as, **CBRG, INC.**,  
doing business as,  
**WWW.CBGONLINE.US**; and  
**COREY JAMES MCCORMICK**,  
Individually;

Respondents.

CPAT 050177.007

.....  
To each person or entity identified below, hereinafter "Respondents":

Consumer Benefits Research Group, Inc.  
dba Consumer Benefits Group  
dba CBG  
dba CBRG  
dba CBRG, Inc.  
dba www.cbgonline.us  
2812 North Norwalk Suite 102  
Mesa, AZ 85215

Corey James McCormick  
2812 North Norwalk Suite 102  
Mesa, AZ 85215  
cbgaz@msn.com

RECEIVED & FILED

JUN 30 2010

Clk. of Crt. Burleigh Co.

WHEREAS Wayne Stenehjem, Attorney General of the State of North Dakota  
(hereinafter "the Attorney General"), acts in the public interest pursuant to North Dakota

102417

Century Code ("N.D.C.C.") chs. 51-15 (commonly referred to as the "Consumer Fraud Law"), 51-28 (commonly referred to as the "Do Not Call Law"), and 51-18 (commonly referred to as the "Home Solicitation Sales Law), and;

WHEREAS the Attorney General has determined that in the public interest an investigation should be conducted into the activities of Respondents to ascertain whether violations of chs. 51-15, 51-28, and 51-18 have occurred; and

WHEREAS N.D.C.C. ch. 51-15 prohibits the act, use or employment by any person of any deceptive act or practice, fraud, false pretense, false promise or misrepresentation, with the intent that others rely thereon in connection with the sale or advertisement of any merchandise, whether or not any person has in fact been misled, deceived, or damaged thereby; and

WHEREAS N.D.C.C. ch. 51-28 prohibits telephone solicitations to the telephone line of any subscriber in North Dakota who, for at least 31 days before the date the call is made, has been on the North Dakota or Federal Trade Commission do-not-call list; and

WHEREAS N.D.C.C. ch. 51-18 regulates home solicitation sales and requires, among other things, that sellers provide North Dakota consumers with both oral and written notice of cancellation rights; and

WHEREAS, violations of N.D.C.C. ch. 51-18 are violations of N.D.C.C. ch. 51-15; and

WHEREAS the Attorney General has received consumer complaints and/or other information alleging Respondents engaged in telephone solicitations and other conduct contrary to North Dakota law; and

WHEREAS as a result of this investigation the Attorney General alleges, among other things, Respondents have violated N.D.C.C. chs. 51-15, 51-18, 51-28; and

WHEREAS the parties desire to settle this matter without litigation and without an admission of liability;

NOW THEREFORE it is hereby agreed:

1. This Assurance of Voluntary Compliance shall constitute the statutory assurance of discontinuance as provided in N.D.C.C. § 51-15-06.1. Respondents acknowledge *in personam* jurisdiction in North Dakota. Nothing in this Assurance of Voluntary Compliance is intended to waive any rights or private remedies available to consumers. See also N.D.C.C. § 51-15-09.

2. Respondents, their directors, officers, principals, employees, agents, contractors, servants and all other persons in active concert or participation with them, directly or indirectly, voluntarily agree to be and are permanently enjoined from engaging in the advertisement or sale of merchandise as those terms are defined in N.D.C.C. ch 51-15, in, or directed to persons in, the State of North Dakota.

3. Respondents agree to cancel all sales or contracts entered into with North Dakota consumers during the last sixty (60) days prior to executing this agreement and to make full refunds to the consumers within fifteen (15) days of executing this agreement. Respondents shall, within fifteen (15) days of executing this agreement, notify, in writing, via certified mail--return receipt requested, all North Dakota consumers with whom they have entered into contracts for the sale of merchandise, as defined by N.D.C.C. 51-15-01(3), during the sixty (60) days prior to Respondents' execution of this agreement, that the consumer's contract with Respondents has been cancelled and that the consumer will receive a full refund of all amounts paid to Respondents during the

term of the contract. The written notice shall be a letter subject to approval by the Office of the Attorney General. Further, within thirty (30) days of executing this agreement, Respondents will provide to the Attorney General a copy of all letters sent to consumers under this paragraph and proof of all refunds paid to consumers.

4. Upon execution of this Assurance of Voluntary Compliance by Respondents, Respondents shall provide to the Attorney General a list containing all the consumers, with whom it entered into contracts during the sixty (60) days prior to executing this agreement, including the consumer's name, address, telephone number, date of contract and amounts received by the Respondents under the contract.

5. Upon execution of this Assurance of Voluntary Compliance by Respondents, Respondents shall make a payment to the Attorney General in the sum of **\$2,000** in lieu of civil penalties, investigation costs, and attorney's fees. Payment shall be a check or money order made payable to **Office of Attorney General – North Dakota**, and delivered to:

Michael C. Thompson  
Assistant Attorney General  
Consumer Protection  
& Antitrust Division  
Office of Attorney General  
Gateway Professional Center  
1050 E. Interstate Ave., Suite 200  
Bismarck, ND 58503-5574

6. Respondents agree it will comply with this Assurance of Voluntary Compliance and further acknowledge and agree any violations of this Assurance of Voluntary Compliance shall be punishable as contempt of court pursuant to N.D.C.C. ch. 27-10 and Respondents further may be subject to all other civil penalties and sanctions provided by law, including attorney fees and costs. Respondents agree to pay a civil penalty of at least \$1,000 per violation for any violations of this Assurance of Voluntary

Compliance, or any future violations of N.D.C.C. chs. 51-15, 51-28, or 51-18; provided, however, the Attorney General shall not be precluded from seeking more than \$1,000 per violation, or any other remedies provided in N.D.C.C. chs. 51-15, 51-28, or 51-18, or other North Dakota law. Respondents agree that in the event of any violation of this Assurance of Voluntary Compliance, the Attorney General may pursue all claims and complaints against Respondents as well as retain any payments already made.

If Respondents are adjudged in contempt of court for violations of this Assurance of Voluntary Compliance, adjudged in violation of this Assurance of Voluntary Compliance or adjudged in violation of N.D.C.C. chs. 51-15, 51-28, or 51-18, said Respondents shall also be responsible for payment to the Attorney General for reasonable investigation costs, expenses and attorney's fees. Respondents agree that an Affidavit of Non-Compliance of the Office of Attorney General shall be *prima facie* evidence of each violation of this Assurance of Voluntary Compliance.

7. In the event of a breach of this Assurance of Voluntary Compliance, the Attorney General may, without further notice to Respondents, make application to a State of North Dakota District Court to have the entire amount still owing under the Assurance of Voluntary Compliance entered as a formal judgment so it may be filed on the judgment roll and docketed pursuant to North Dakota law. See N.D.C.C. §§ 28-20-11, -12 and -13.

8. Respondents represent the signer below is competent and fully authorized to act on behalf of Respondents. Respondents acknowledge it has been provided the opportunity to review with an attorney this Assurance of Voluntary Compliance, understand the implications and obligations imposed by it and have knowingly, freely and willingly entered into this Assurance of Voluntary Compliance. Respondents further

acknowledge and agree this Assurance of Voluntary Compliance may be approved by and filed with the District Court without any further notice or hearing. Signatures transmitted electronically or via facsimile by Respondents shall be deemed the equivalent of original signatures; this document may be executed in counterparts, with each counterpart deemed an original.

**CONSUMER BENEFITS RESEARCH GROUP  
Inc., dba CONSUMER BENEFITS GROUP  
dba CBG  
dba CBRG  
dba CBRG, Inc.  
dba [www.cbgonline.us](http://www.cbgonline.us)  
(including all "doing business as" names,  
formal corporate names, fictitious names of  
any kind or any variations of the same)**

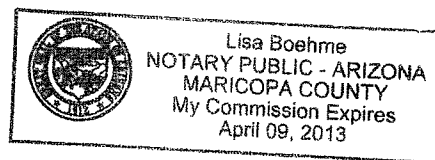
By: \_\_\_\_\_

Corey James McCormick  
President

STATE OF Arizona )  
COUNTY OF Maricopa ) ss

Subscribed and sworn to before me this  
25 day of June, 2010.

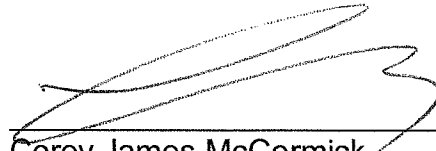
Lisa Boehme  
Notary Public





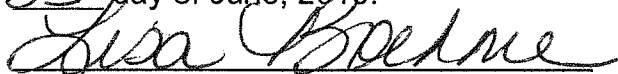
COREY JAMES MCCORMICK, INDIVIDUALLY

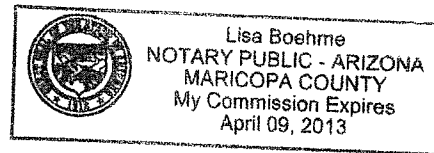
By:

  
Corey James McCormick

STATE OF Arizona )  
COUNTY OF Maricopa ) ss

Subscribed and sworn to before me this  
25 day of June, 2010.

  
Notary Public



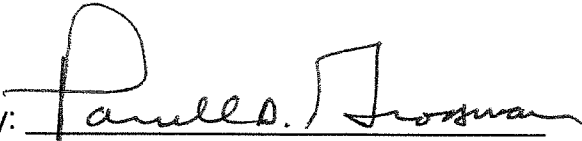
This Assurance of Voluntary Compliance is hereby received and accepted.

Dated this 28th day of July, 2010.

**STATE OF NORTH DAKOTA**

Wayne Stenehjem

Attorney General

By: 

Parrell D. Grossman,

State ID No. 04684

Assistant Attorney General

Director, Consumer Protection

& Antitrust Division

Office of Attorney General

Gateway Professional Center

1050 E. Interstate Ave., Suite 200

Bismarck, ND 58503-5574

Telephone (701) 328-5570

Attorneys for Petitioner

STATE OF NORTH DAKOTA

IN DISTRICT COURT

BURLEIGH COUNTY

SOUTH CENTRAL JUDICIAL DISTRICT

STATE OF NORTH DAKOTA EX REL.  
WAYNE STENEHJEM,  
ATTORNEY GENERAL,

Civil No. 10-C-1630

Petitioner,

**AFFIDAVIT OF  
SERVICE BY MAIL**

-VS-

**CONSUMER BENEFITS RESEARCH  
GROUP, INC.**, doing business as,  
**CONSUMER BENEFITS GROUP**, doing  
business as, **CBG**, doing business as,  
**CBRG**, doing business as, **CBRG, INC.**,  
doing business as, **WWW.CBGONLINE.US**;  
and  
**COREY JAMES MCCORMICK**, Individually;

Respondent.

CPAT 050177.007

STATE OF NORTH DAKOTA     )  
  ) ss  
COUNTY OF BURLEIGH     )

Crystal Kraft states under oath as follows:

1. I swear and affirm upon penalty of perjury that the statements made in this affidavit are true and correct and made upon personal knowledge.


2. I am of legal age and on the 1st day of July, 2010, I served (1) Notice of Entry of Order of Approval, (2) Order of Approval, and (3) Affidavit of Service by Mail upon the following by placing a true and correct copies thereof in an envelope addressed as follows:

COREY JAMES MCCORMICK  
CONSUMER BENEFITS RESEARCH  
GROUP INC  
2550 N THUNDERBIRD CIR #116  
MESA AZ 85215-1217

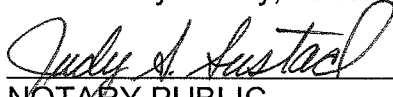
COREY JAMES MCCORMICK  
CONSUMER BENEFITS RESEARCH  
GROUP INC  
2812 N NORWALK STE 102  
MESA AZ 85215-1148

COREY JAMES MCCORMICK  
CONSUMER BENEFITS RESEARCH  
GROUP INC  
3427 N SONORAN HILLS  
MESA AZ 85207-1569

and depositing the same, with postage prepaid, in the United States mail at Bismarck,  
North Dakota.

  
CRYSTAL KRAFT

Subscribed and sworn to before me  
this 1st day of July, 2010.

  
NOTARY PUBLIC

